

Section 2: COMMUNITY AND POPULATION PROFILE

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Section 2: COMMUNITY AND POPULATION PROFILE

2.1 General Demographics

2.1.1 Introduction

The information presented in the Community and Population Profile provides an overview of Seattle residents' demographic characteristics, including: the estimated number of individuals and households; distribution of residents by age, gender and race/ethnicity; and income and poverty levels in our community.

This section also presents information on home prices, rent levels and overall economic indicators for Seattle to provide a context for the challenges of helping individuals, families and communities survive—and succeed—in Seattle.

Specifically, this section:

- Responds to HUD regulations to describe the grant recipient's community and the population that is eligible to receive assistance;
- Provides general and population-specific data that is used to guide policy and program development and that may be considered in reconciling competing needs for fund allocation;
- Summarizes emerging trends that specifically affect low- and moderate-income individuals and households; and
- Presents factors which may affect communities' overall demographic trends and growth, diversity, economic health, or quality of life.

2.1.2 Change in the U.S. Census Method of Collecting Data – Shift from Decennial Census to American Community Survey (ACS)

Since the completion of the last decennial U.S. Census in 2000, the U.S. Census Bureau has changed how it compiles demographic information. It has developed an ongoing statistical summary of a sample group of households—called the American Community Survey (ACS)—which it has released each year since 2005, and which will replace the census long form in 2010. Because of this change, much of the information presented in this document is based on the ACS.

The Census Bureau began full-scale implementation of the American Community Survey (ACS) in 2005. The ACS is sent to about 250,000 addresses each month. Over the course of a year, about one household out of every forty receives the ACS questionnaire. As a comparison, the decennial census long form had been sent to about one in six households once every ten years. Currently, the ACS publishes single-year data for all areas with populations of 65,000 or more. Areas with populations less than 65,000 will require the use of multiyear averages to reach an appropriate sample size for data publication.

In late 2008, the Census Bureau will release three-year estimates for areas with populations greater than 20,000. In 2010, it will release five-year estimates for all areas, including census tracts and block groups. These multiyear estimates will be updated annually, with estimates published for the largest areas in all formats (one-, three- and five-year). ***It is important to note that sample sizes in the ACS are smaller than they were for the decennial census long form.*** Given this, annual ACS estimates may have large margins of error, particularly for small population subgroups.

The Census Bureau indicates that it is not always advisable to compare decennial census data directly to ACS data. Differences in methodology between the ACS and the decennial census present a host of challenges to planners who have relied on the decennial census to understand population characteristics and corresponding housing and service needs over time. In addition to the margins of error that result from the ACS' small sample sizes, there are also certain overall differences between the decennial census and ACS methodology, including differences in residence rules and reference periods for questions.

In general, the Census Bureau encourages users to make comparisons between ACS data and past decennial census data on population, household, and housing characteristics but not on amounts. At the same time, the Census Bureau advises users that comparisons on some specific subjects should only be made with caution, and that direct comparisons on some survey items should not be made. These issues can make it difficult to analyze trends over time, since it is not always possible to compare older decennial census data with new ACS data.

As you read the information that is presented in this Consolidated Plan, please note the citations to ACS data and the notes about when margins of error must be considered. If you would like to learn more about these changes to census data, please visit the ACS home page at <http://www.census.gov/acs/www/>.

2.1.3 State, Regional and Local Population Growth

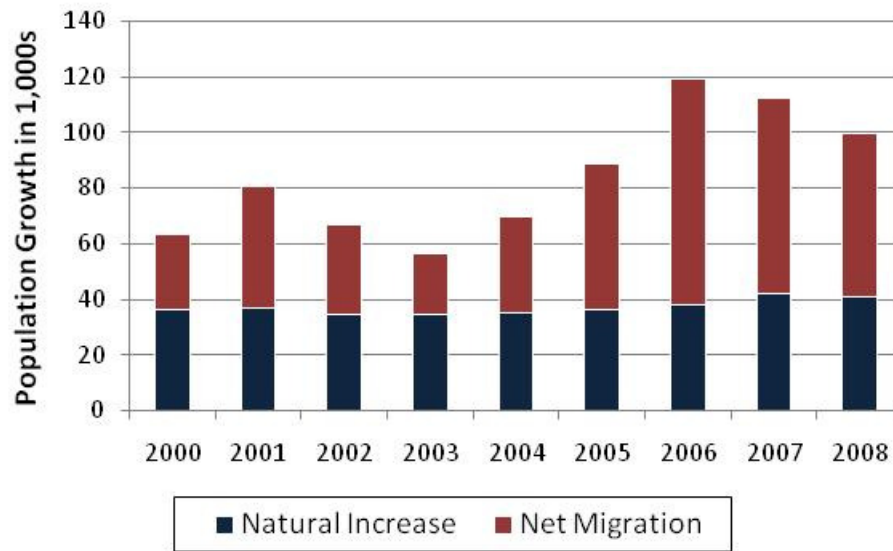
Washington State Growth Trends

Washington's population as a whole is still growing, but at a somewhat slower rate than earlier in the decade. Since 2000, King County has experienced the largest county population increase in the state.

- **Statewide growth rates peaked in 2006.** Washington State's Office of Financial Management (OFM) estimates the state's population at 6,587,600 as of April 1, 2008. This represents an increase of 11.8% since 2000, and 1.5% percent since April 2007. Growth for April 2007 through 2008 represents the second year of slowing, though still strong growth for the state, since annual growth rates this decade peaked in 2006.
- **Migration accounts for half the state's growth.** Migration from outside the state, especially migration associated with people seeking or taking new jobs, is a key part of Washington State's growth.¹ In general, net migration (meaning migration into the state minus migration out) accounts for more than half of the state's growth. Year-to-year levels of net migration depend on the relative performance of Washington's economy versus the economy in nearby states and in the nation as a whole.
- **Net migration has slowed since 2006.** While net migration accounted for more than half of the state's growth in the year ending April 2008, this was the second annual decline since 2006 in both the absolute level and percentage contribution of net migration to overall growth. ([See chart below/on next page].)
- **The economic downturn may further slow migration.** In releasing the 2008 population estimates, OFM's chief demographer noted that the national housing market contraction and the slowing of economic growth is likely limiting mobility, as people are finding it more difficult to sell their homes. Thus, while housing and job markets in Washington are among the healthiest in the nation, this state is not experiencing as much net migration as would otherwise be expected.

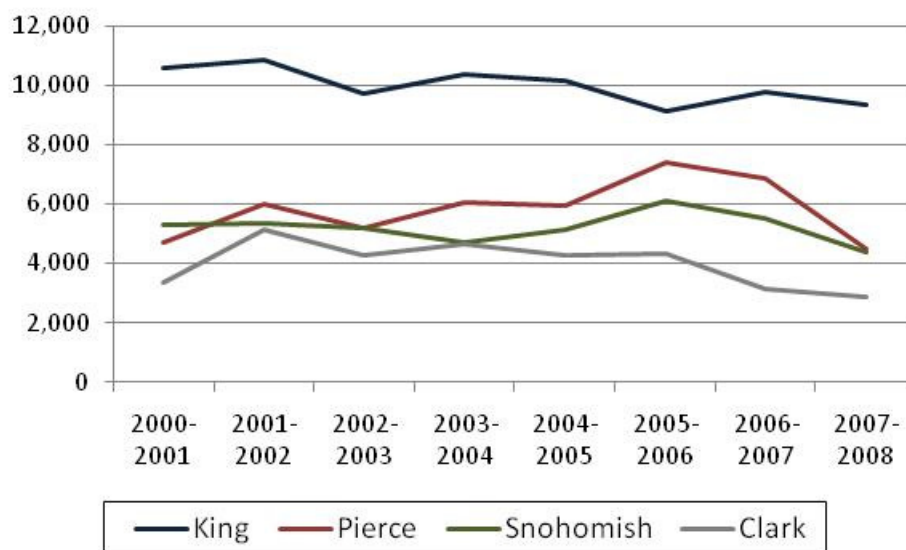
¹Washington state Office of Financial Management Official 2008 Population Estimates and accompanying press release "Washington's population growth moderates as interstate population movement from California and other states slows," July 2, 2008, <http://www.ofm.wa.gov/pop/april1/>.

Figure 2-1: Components of Population Growth, Washington State



Source: Washington State Office of Financial Management, Official April 1 Population Estimates, Components of Population Change, www.ofm.wa.gov/pop/april1

Figure 2-2: April 1 Change in Housing Units for Largest Counties, 2000-2008



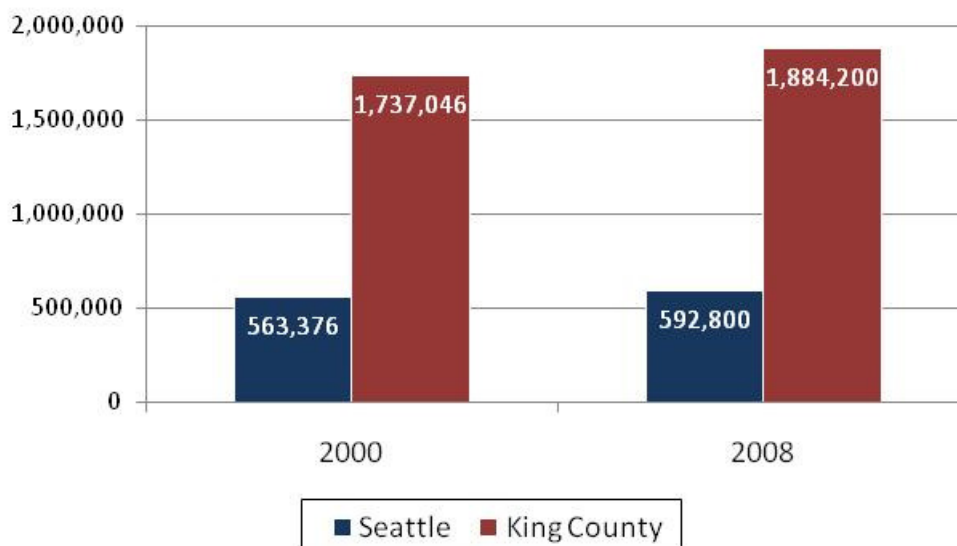
Source: Washington State Office of Financial Management, *Housing Change by County, 2000-2008*
www.ofm.wa.gov/pop/april1

- Population growth is concentrated in western Washington.** The majority of population growth since 2000 has remained concentrated in western Washington counties. Though smaller counties have had larger *rates of increase*, the biggest numerical gains in population since 2000 have been in the largest counties in the state, with increases of 147,154 in King County, 104,582 in Pierce County, 90,576 in Snohomish County. These Puget Sound region counties were also the counties that added the most population between April 2007 and 2008.

King County and Seattle Growth Trends

Seattle's population as a whole is still growing, but not as fast as King County overall

Figure 2-3: Population in Seattle and King County, 2000, 2008



Source: U.S. Census and 2008 State of Washington Office of Financial Management 2008 April 1 Population of Cities, Towns, and Counties used for Allocation of Selected State Revenues - State of Washington.

- **Seattle and King County are the largest in the state.** With more than 1.5 million people as of April 2008, King County is the largest county in Washington State, with a population over twice the size of the next largest county. Seattle, with a 2008 population of 592,800, is the largest city in both the county and the state.²
- **King County has had the highest absolute growth in the state.** Between 2000 and 2008, King County's population grew by about 147,000 people or 8.5%, while Seattle's population increased by about 29,500 or about 5.2%. (While the county's population did not grow as quickly as the state's overall population during this period, King County continued to register the highest absolute growth among the state's counties.)
- **Seattle and King County have grown each year.** Both Seattle and King County saw annual population gains every year since 2000, although population growth slowed temporarily for both the city and county in the aftermath of the national recession in 2001. Annual growth accelerated in 2005 in the county and in 2006 in the city. During the last two years, the rate of population growth in Seattle has trailed that of the county

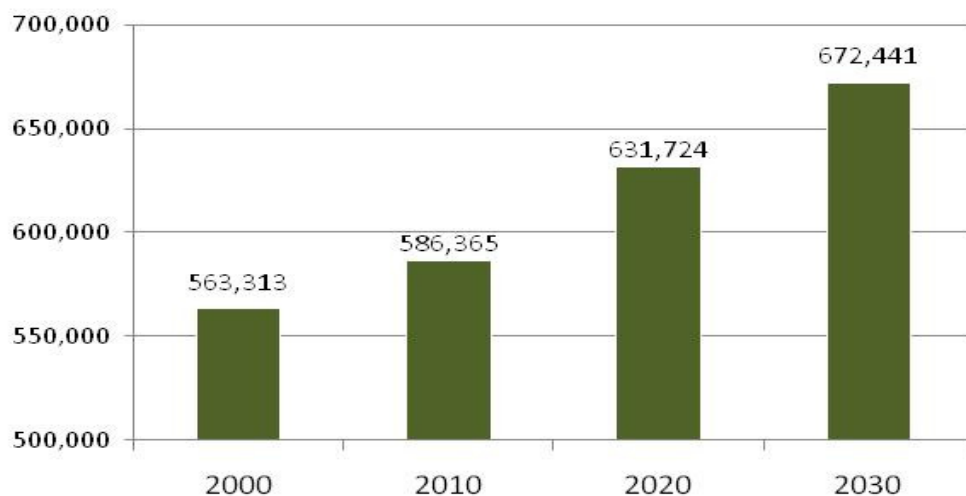
² Washington state Office of Financial Management, Official April 1, 2008 Population Estimates, <http://www.ofm.wa.gov/pop/april1/>.

overall by only about 0.1%. Population growth in Seattle was slightly slower in the year ending April 2008 than in the year ending April 2007, but still remained above 1%.

Seattle Population growth trends

*Seattle's population will keep growing into the future
More than 100,000 new people are expected between 2000 and 2030*

**Figure 2-4: 2000 to 2030 Population Forecasts for Seattle
By Puget Sound Regional Council**



Source: Puget Sound Regional Council, Sub-County (Small Area) Forecasts (Released Oct 26, 2006)
<http://psrc.org/data/forecasts/index.htm>

- **Seattle is anticipated to experience strong population growth.** The most recent population forecasts produced by the Puget Sound Regional Council (PSRC) were generated in 2006 and are expected to be updated soon. These forecasts projected a 20%, or 100,000 person, increase in Seattle's population between 2000 and 2030.
- **Household size will decline.** PSRC predicts that household size in Seattle will continue to decline slightly between 2000 and 2030, from about 2.08 people per household to less than 2 people per household.
- **New strategy assumes increase growth in major cities.** The newly-adopted Puget Sound Regional Council (PSRC) Vision 2040 (<http://psrc.org/projects/vision/pubs/vision2040/index.htm>) uses county-level population projections from OFM to provide guidance to cities and towns for developing new local growth targets in their comprehensive plans. The plan calls for the region's five major

cities—Seattle, Tacoma, Everett, Bremerton, and Bellevue—to accommodate 540,000 additional people and 511,000 additional jobs between 2000 and 2040. This represents 32% of the population growth and 42% of the employment growth anticipated in the regional vision. These shares of population and job growth represent increases—especially for population—compared to the previously adopted targets.

- **Seattle anticipates increased population growth.** The city's current 20-year household growth target, as set forth in the Seattle Comprehensive Plan (http://www.seattle.gov/dpd/Planning/Seattle_s_Comprehensive_Plan/Overview/), anticipates an additional 47,000 households between 2004 and 2024³.
- **King County's growth target will need to be increased.** In 2007, OFM released new population projections for counties. OFM's projection for King County is for a substantially greater rate and amount of growth than the OFM forecast from 2002. The 20-year target for countywide household growth that King County adopts in its next major comprehensive plan update will therefore need to reflect a substantially higher rate of growth than its current plan. (<http://www.metrokc.gov/ddes/compplan/PPP-current.pdf>)
- **Seattle's growth target will also need to be increased.** Seattle's target will also likely need to be increased to account for the recent OFM forecasts. The next major updates of the city and county comprehensive plans are due in 2011. See <http://www.metrokc.gov/ddes/compplan/PPP-current.pdf>.

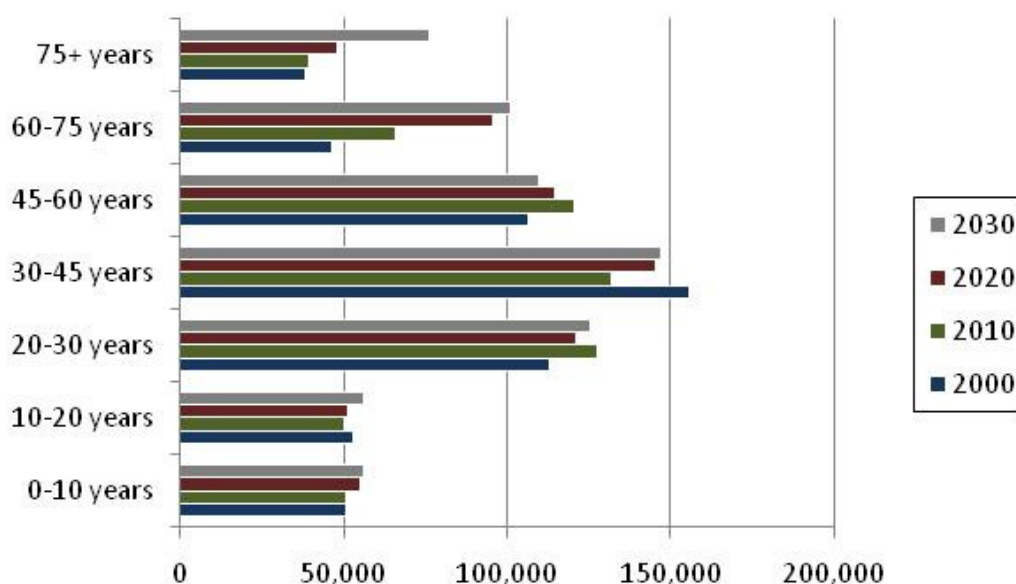
³This reflects updates Seattle made in the City's Comprehensive Plan in 2005 to targets for the 2001-2022 time period.

2.1.4 Seattle Demographics

Age

Seattle's population is growing older and the aging of the baby boomers will shape the next several decades

Figure 2-5: Seattle Population by Age



Source: U.S. Projection by Puget Sound Regional Council using 2000 Census figures, PSRC's 2006 Small Area Forecasts through 2030, and age forecasts for King County. Seattle's total population for each year is equal to figures in PSRC's Small Area Forecasts

The Puget Sound Regional Council provided Seattle with a set of age-cohort projections, which are shown in the chart above.⁴ The most prominent age-related trend to occur over the next decades in Seattle, as in the nation as a whole, is the aging of the baby boomers.

- **Aging baby boomers will shape Seattle's population.** The 2000 Census estimated that residents between 45 and 59 years old made up about 19% of Seattle's population. (The 2006 ACS estimate for this age group was higher, at 23 %.) As the chart shows, the number of Seattle residents in the 60-to-74 and 75-and older-age groups will grow

⁴ These are rough projections. For each decade projected, PSRC started with the assumption that the population in each age-group in Seattle would grow at the same rate as PSRC projects for the same age-group in King County. Because Seattle's overall population is expected to grow more slowly than Seattle's, PSRC then adjusted the resulting age-group projections for Seattle by multiplying each of them by the ratio of the forecast estimate for Seattle to the forecast for King County, which are published as part of PSRC's set of Small Area Forecasts.

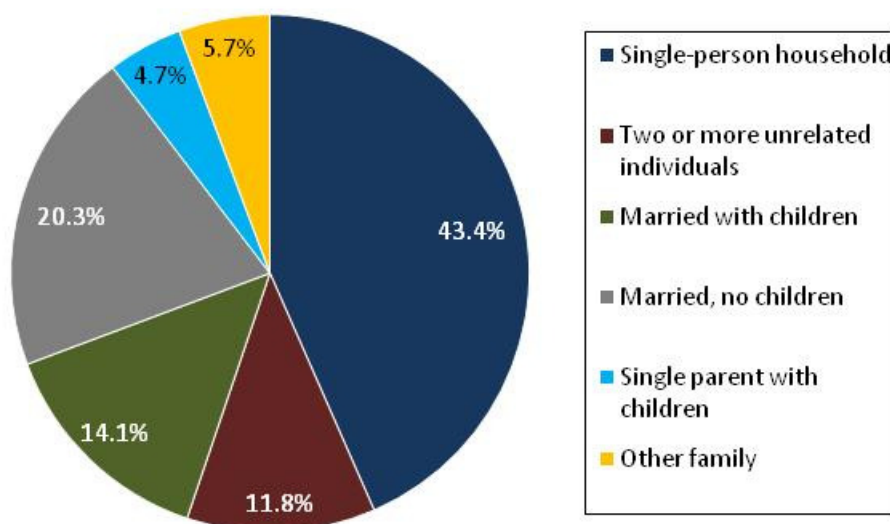
rapidly in the next few decades with the aging of the baby boom cohorts (reflected roughly by the 45-to-59 age group in 2000). The last of the baby boomers are expected to retire between 2020 and 2025, at which point all members of the baby boom generation will be older than 65.

- **Seattle will have more residents 60 and older.** Residents age 60 or older made up 15% of Seattle's population in the 2000 Census (and about 16% in the 2006 ACS). The projections prepared by the Puget Sound Regional Council estimate that the population of older adults, those 60 and older, will increase to 26% of the population by 2030. These older residents are more likely to need additional support services to stay in their homes and neighborhoods over time.
- **Seattle will have fewer young adults.** Young adults (ages 20-30) make up 20% of Seattle's population. This number is expected to decline to 18%, but Seattle will continue to be attractive to young adults.

Household Type

*Non-family households make up 55.3% of Seattle households.
Family households make up 44.7% of Seattle households.*

Figure 2-6: Seattle Households by Type



Source: 2006 ACS (Table: Data Profile of Selected Social Characteristics)

Household by Detailed Type	
	Percent of All Seattle Households
Family households (families):	44.7%
<i>With own children under 18 years</i>	<i>18.8%</i>
Married-couple families	34.4%
<i>With own children under 18 years</i>	<i>14.1%</i>
Male householder, no wife present	2.9%
<i>With own children under 18 years</i>	<i>0.8%</i>
Female householder, no husband present	7.5%
<i>With own children under 18 years</i>	<i>3.9%</i>
Nonfamily households:	55.3%
Householder living alone	43.4%
<i>65 years and over</i>	<i>9.1%</i>

Source: 2006 ACS (Table: Data Profile of Selected Social Characteristics)

- **Non-families make up a majority of Seattle households.** The 2006 ACS estimates that 55% of Seattle households are non-family households. Householders living alone make up the large majority of these non-family households, and, at 43% of all Seattle households, are the most common household type in the city.
- **Senior households make up nearly 10% of Seattle households.** Seniors who live alone make up about 20% of the city’s one-person households, or about 9% of all Seattle households overall.
- **Married couples without children at home are the most common family type.** The most common type of family household in Seattle is a married couple *without* children at home: about 20% of all Seattle households, or roughly 33% of family households, are married couples without children at home.⁵
- **Married couples with children make up less than 15% of Seattle households.** Households in which a married couple and one or more children reside comprise just 14% of all Seattle households. Single-parent families make up about 5% of Seattle families. Of these single-parent families, approximately 80% are headed by women.

Figure 2-7: Average household size	
Overall	2.08
Owner households	2.29
Renter households	1.84

Source: 2006 ACS (Table B25010)

- **Homeowners have larger household sizes than renters.** Household sizes tend to be larger for owner than for renter households: the average number of people living in a homeowner household is about 2.3, whereas the average number in a renter household is 1.8.

⁵ The ACS tabulations of these estimates categorize families in terms of whether the householder and their own minor child or children are in household. Households with children in which the householder is not a parent are categorized under “other family.” Other relatives living together, such as two siblings with no children in the household, are also captured under “other family.”

Income

Factors influencing income remain consistent with those in the last decennial census

- **Income patterns vary by race, ethnicity, age, household type, and education level.**⁶ The types of income disparities revealed in the ACS estimates are generally consistent with those in the last decennial census.
- **White householders have higher incomes.** White householders who are not Hispanic tend to have higher household incomes than do people of color. In 2006, white householders in Seattle had a median income of \$63,370, compared with \$48,611 for Asian householders and \$26,057 for African American householders.

Figure 2-8: Median Income of Seattle Households by Race and Ethnicity

By Race of Householder	Median Income	Percent of Total Households
One race		
White	\$63,370	76.6%
Black or African American	\$26,057	6.5%
American Indian and Alaska Native	\$21,029	N
Asian	\$48,611	10.4%
Native Hawaiian or Other Pacific Islander	N	N
Some other race	\$38,247	2.2%
Two or more races	\$43,313	3.1%
By Ethnicity of Householder	Median Income	Percent of Total Households
Hispanic or Latino origin (of any race)	\$40,758	4.4%
White alone, not Hispanic or Latino	\$64,051	75.1%
N indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.		

Source: U.S. Census ACS, 2006 (Table S1903)

- **Middle-aged householders have higher incomes.** Households in which householder is between 25 and 64 years of age have the highest median household incomes: \$65,521 for those between 25 and 44 years old and \$69,862 for those between 45 and 64 years old, compared with \$31,188 for those older than 65.

⁶The median income estimates discussed in this subsection are those published as part of the ACS tabulations, and are not the same as the Seattle Median Income estimates used in the Housing Market chapter. These estimates were derived from ACS microdata to analyze levels of housing cost burden.

Figure 2-9: Median Income of Seattle Households by Age		
By Age of Householder	Median Income	Percent of Total Households
15 to 24 years	\$29,161	5.8%
25 to 44 years	\$65,521	42.7%
45 to 64 years	\$69,862	35.8%
65 years and over	\$31,188	15.7%

Source: U.S. Census ACS, 2006 (Table S1903)

- **Two-parent families have higher incomes.** Married-couple family households generally tend to have higher incomes, in part because they are more likely to have two wage earners. However, single-parent families headed by a woman have much lower median household incomes than other family types.

Figure 2-10: Median Income of Seattle Households by Type of Household		
Family Households	Median Income	Percent of Households
With own children under 18 years	\$84,787	42.0%
With no own children under 18 years	\$81,658	58.0%
Married-couple families	\$97,738	76.8%
Female householder, no husband present	\$38,725	16.7%
Male householder, no wife present	\$52,224	6.4%
Non-Family Households	Median Income	Percent of Households
Female householder	\$39,795	50.0%
Living alone	\$33,429	40.3%
Not living alone	\$61,272	9.7%
Male householder	\$46,819	50.0%
Living alone	\$39,868	38.3%
Not living alone	\$76,537	11.8%

Source: U.S. Census ACS, 2006 (Table S1903)

- **Householders with higher levels of education have higher incomes.** The 2006 ACS estimates note that householders with a graduate or professional degree had a median income of \$59,804 compared with \$18,641 for those who had not graduated from high school.

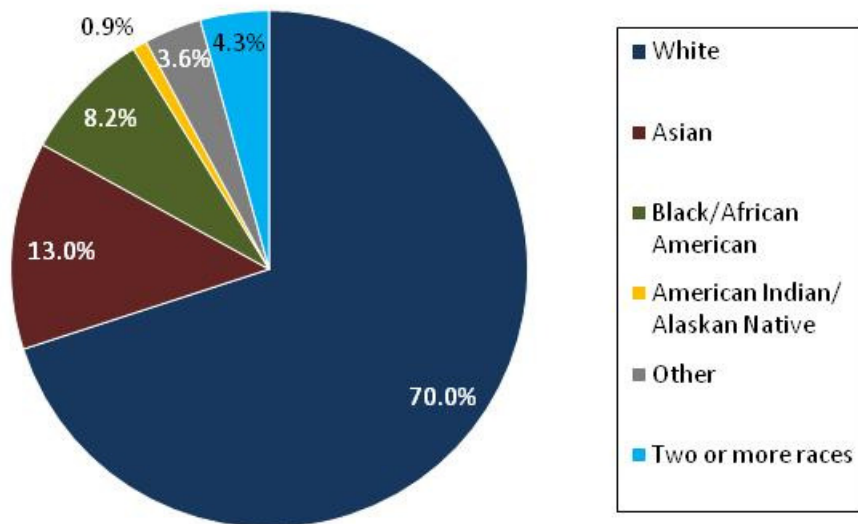
Figure 2-11: Median Earnings in the Past 12 Months (2006 Inflation-Adjusted Dollars), Population 25 Years and Over with Earnings			
Level of Education	Total	Male	Female
Less than high school graduate	\$18,641	\$22,151	\$13,255
High school graduate (includes equivalency)	\$26,123	\$31,715	\$20,650
Some college or associate's degree	\$31,936	\$40,217	\$26,300
Bachelor's degree	\$45,221	\$55,446	\$36,875
Graduate or professional degree	\$59,804	\$73,991	\$49,164

Source: U.S. Census ACS, 2006 (Table S1501)

Race & Ethnicity

*Seattle is a moderately diverse city racially and ethnically.
People of color make up 32% of Seattle's population.*

Figure 2-12: Seattle Population by Race



Source: U.S. Census Bureau, 2006 American Community Survey (ACS) estimates.

Notes: ACS estimates carry margins of error. The Census Bureau asks about Hispanic/Latino ethnicity separately from race. People of Hispanic or Latino ethnicity may identify as any race.

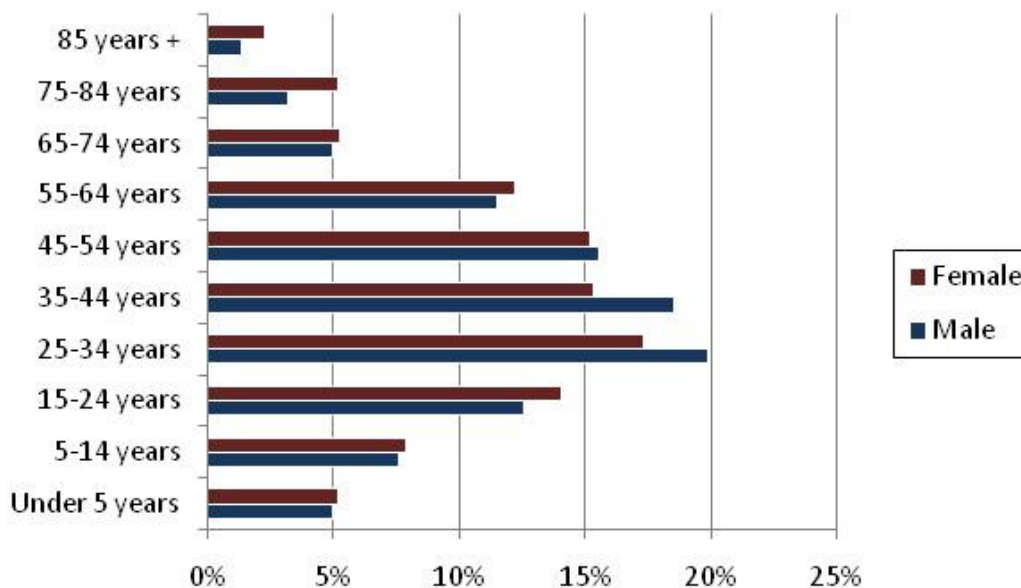
In this survey, 5.9% of people identified themselves as of Hispanic/Latino ethnicity.

- **Seattle is a moderately diverse city, racially and ethnically.** About 70% of Seattle's population is comprised of people who are White, non-Hispanic. However, the city's diversity is increasing, largely due to the growth in the number of foreign-born residents.
- **Nearly 20% of Seattle residents are foreign born.** In 2000, 95,000 people in Seattle were foreign born. They comprised approximately 17% of the city's population. The 2006 ACS estimate of foreign born residents is 19%. In response to this trend, Mayor Greg Nickels launched the *Immigrants and Refugees Initiative* in 2007 to increase the transparency of City government and make services more accessible to both immigrant and refugee communities.

Gender

Women are a narrow majority of the total population in Seattle.

Figure 2-13: Age Distribution of the Population by Gender, 2006



Source: American Community Survey 2006, Table S0101.

- **Women are in the majority in Seattle.** Women are estimated to be a narrow majority (about 50.4%) of the total population.
- **People between 25 and 34 are the largest age group.** For both males and females, the age group with the largest share of total population and the only groups with shares totaling greater than 10% are those who are 25 to 34 years old. In 2006, the share of both these age groups had fallen slightly.⁷

⁷ To estimate age distributions, data on the shares of population by age and gender (from the U.S. Census 2000 and American Community Survey 2006) were applied to the figures for total population in each year, as estimated by the U.S. Intercensal Estimates.

2.2 Emerging Trends Affecting No- to Moderate-Income Households

2.2.1 Poverty affects significant portions of the population

More than 10% of Seattle residents live in poverty. According to the 2006 ACS, about 12% of individuals in Seattle population are living below poverty level, and another 13% have incomes from between 100% and 200% of the poverty level.

- **A higher proportion of children live in poverty.** The proportion of children affected by poverty is higher than the proportion of the overall population: about 16% of children have incomes below the poverty threshold.
- **Families with children have higher levels of poverty.** About 7% of all families are estimated to have incomes below poverty level. Among families with children the estimated poverty rate was higher: about 11% of families with children have incomes below poverty level.

As previously noted, all ACS estimates carry margins of error. Because these margins of error can be quite high for population subgroups, 2000 Census estimates were used to supplement the ACS findings. In general, the 2000 Census and 2006 ACS estimates show similar patterns of poverty among different groups.

Please note again that due to differences in survey method and questionnaire items, income and poverty rate estimates from the ACS cannot be directly compared with those from the 2000 Census.

Children and families with children are disproportionately affected by poverty. The 2000 Census, like the 2006 ACS, shows disproportionately high rates of poverty among children. Families with children are much more likely to live below the poverty level than families overall. This is particularly true for single-parent families headed by a woman. Non-family households, particularly seniors living alone, are also more likely than family households to have incomes below poverty. The 2000 Census estimates also reveal much higher poverty rates for people of color.

Figure 2-14: Individual and Family Poverty Rates Estimates Past 12 Months, 2006 ACS	
Type of Household	Percent below poverty level
Individuals	12.5%
Children under 18 years	16.1%
65 years and over	12.8%
Families	7.1%
With related children under 18 years	11.3%

Source: U.S. Census ACS, 2006 (Tables S1701 and S1702)

Figure 2-15: 1999 Individual and Family Poverty Rates Estimates, 2000 Census	
Type of Household	Percent below poverty level
Individuals	11.8%
Children under 18 years	14.5%
65 years and over	10.2%
Families	6.9%
With related children under 18 years	11.1%
With related children under 5 years	12.5%
With householder 65 years and over	4.5%
Married-couple families	3.6%
With related children under 18 years	5.1%
With related children under 5 years	5.8%
Families with female householder, no husband present	19.2%
With related children under 18 years	26.8%
With related children under 5 years	37.9%
Nonfamily householder	13.8%
Householder 65 years and over, living alone	16.2%

Source: U.S. Census ACS, 2006 (Tables, QT-P34, QT-P35, PCT55)

Figure 2-16: 1999 Individual Poverty Rates Estimates By Race and Ethnicity, 2000 Census	
Race	Percent below poverty level
White	8.5%
Black or African American	23.0%
American Indian and Alaska Native	29.1%
Asian	16.2%
Native Hawaiian and Other Pacific Islander	25.3%
Some other race	20.7%
Two or more races	18.9%
Hispanic, any race	21.6%
White Alone, not Hispanic	8.2%

Source: U.S. Census ACS, 2006 (Tables, QT-P34, QT-P35, PCT55)

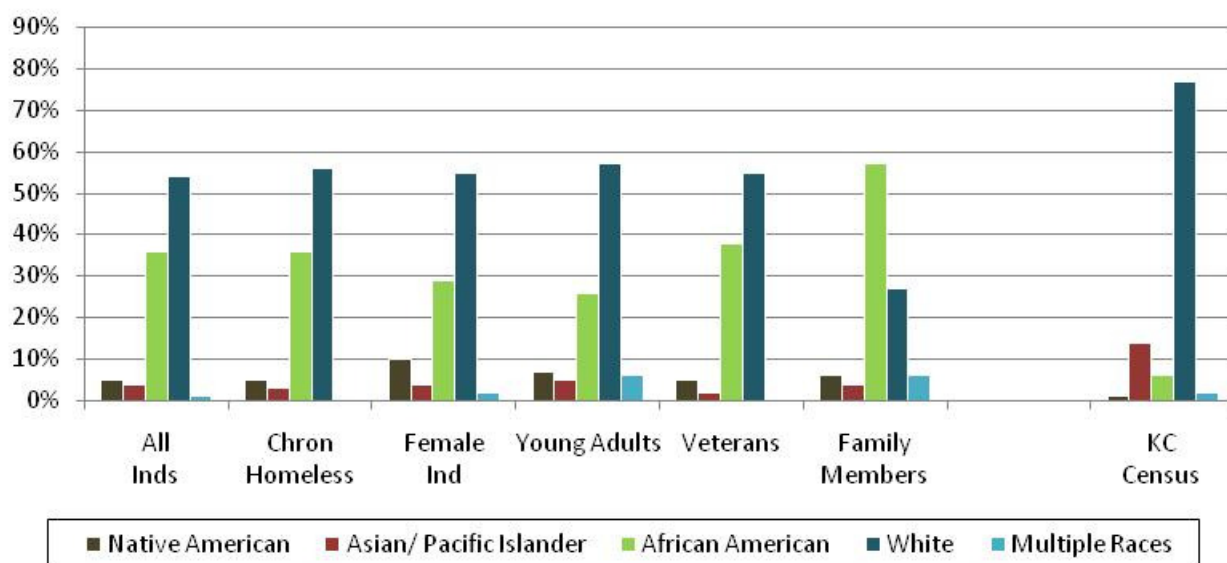
2.2.2 Disproportionality of race/ethnicity among low-income and homeless people

People of Color Are Over-Represented Among the Homeless. Poverty disproportionately affects communities of color. In Seattle, African Americans make up a little over 8% of the total city population. In King county, African Americans represent 6% of the overall population but in the countywide shelter and transitional housing system (including Seattle) **African Americans are the largest ethnic minority making up 36% of homeless individuals and 55% of families⁸.**

Those who identified themselves as Latino or Hispanics made up 9% of those receiving shelter/transitional services, more than the roughly 5-6% within the county-wide population.

Native Americans make up less than 1% of the general population in King County, but among the homeless in the Safe Harbors system, they constituted 4.1% of homeless adults. Almost 7% of single homeless women were Native American.

Figure 2-17: Race of Those Served by Safe Harbors, 2007
(n=5,416 for All Individuals, 1,299 for Family Members)



Note that not all clients provided information. Percentages shown in this figure are based only on the 5,416 individuals and 1,299 family members who provided information, rather than on the full analysis dataset. Information on Hispanic/Latino origin is tabulated separately as per the U.S. Census Bureau.

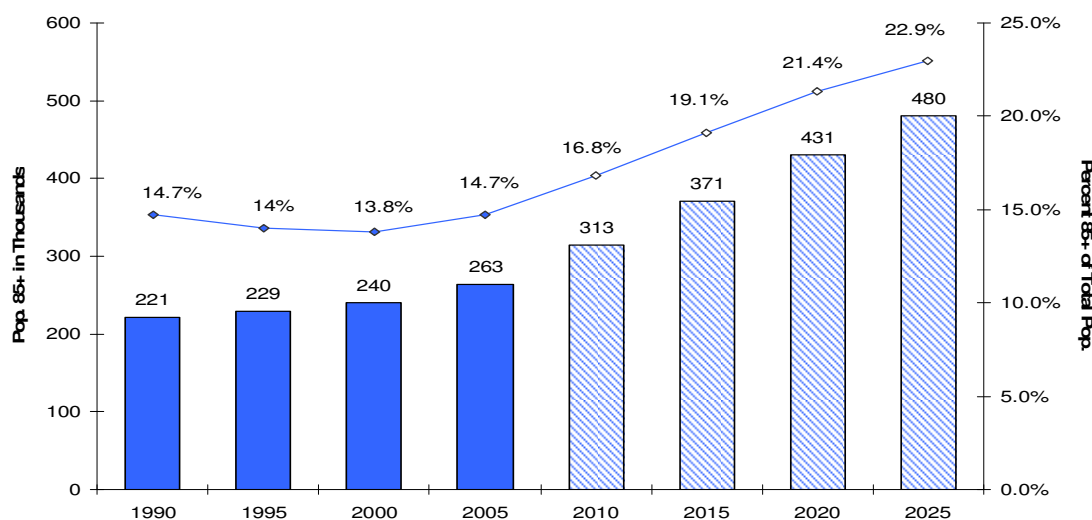
⁸ City of Seattle Human Services Department, King County Department of Community & Human Services and United Way of King County, *Homelessness in King County: Safe Harbors, January – December 2007*, Summary 2008.

2.2.3 Seattle/King County is aging

This section summarizes the *Seattle/King County Area Agency on Aging 2008-2010 Strategic Plan*. Complete text of the plan is available at http://www.agingkingcounty.org/docs/AreaPlan2008-2011_Final.pdf

The 60 and over population is far from homogeneous -- it comprises several generations of people, with subtle-yet-significant differences in outlook, values and aspirations.

Figure 2-18: King County 60+ Population, Number and Percent of Total Population

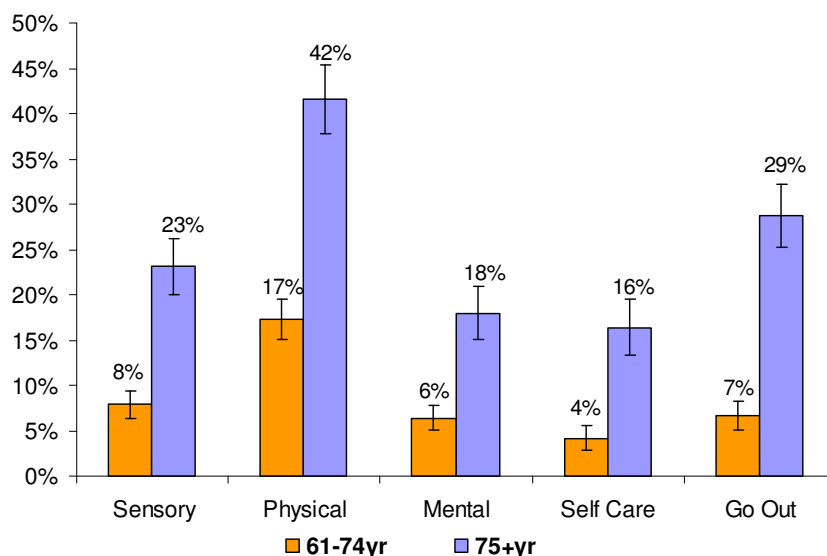


Source: Seattle/King County Area Agency on Aging 2008-2011 Strategic Plan.

- Life expectancy is higher than it was in the past.** Thanks to remarkable advancements in medicine, nutrition, and general living standards, King County residents reaching the age of 60 can now expect to live about 32 years longer than someone born a century ago. This dramatic increase in life expectancy, from 47 years in 1900 to 79 years in 2000, is the main factor contributing to a significant increase in the number of older adults. Another factor is about to play out: the dramatic rise in birth rates after World War II known as the “baby boom.” This “boomer” generation is just beginning to turn 60, and will likely have profound effects on the aging services field.

- **Services for older adults must take increased life expectancy into account.** Programs and policies targeting the 60-and-over population must take into account the needs of at least three cohorts of older adults. While most “young old” (often defined as ages 60-74) adults are often active, healthy, and independent, those in the “older old” (75-84) and “oldest old” groups (85+) and older are more likely to face disabling conditions (Figure 2). This “age diversity” is an important consideration for policymakers.

Figure 2-19: Rates of Disability in King County by Type and Age

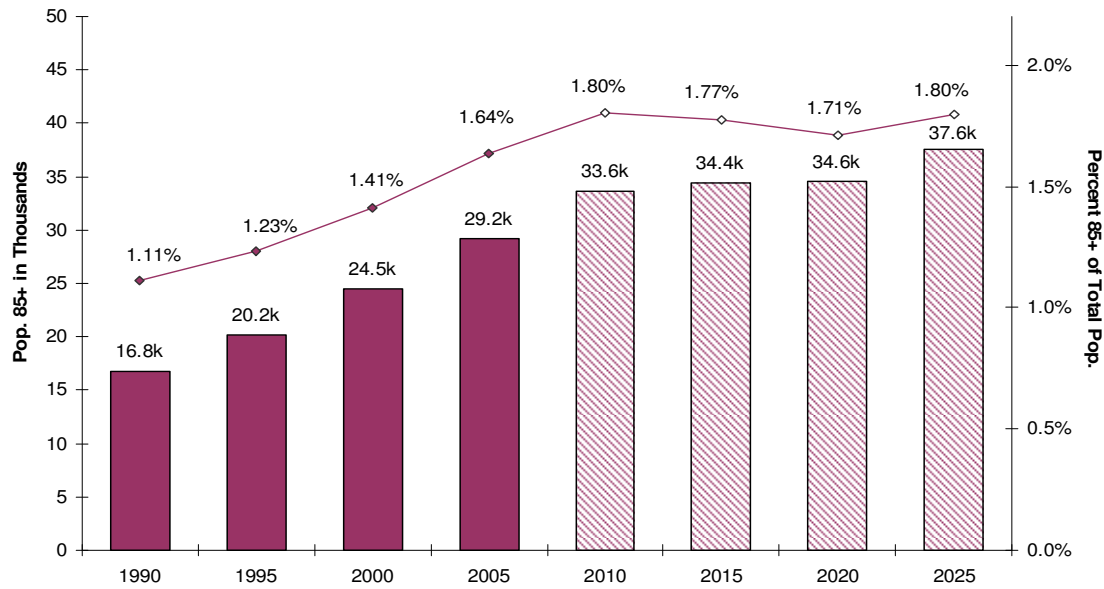


Source: Seattle/King County Area Agency on Aging 2008-2011 Strategic Plan.

While the number of 60+ residents has just begun its dramatic increase, the number of 85+ residents has been rising since 1990, and will continue to do so for the remainder of this decade (Figure 3).

- **The number of people older than 85 has risen steadily.** This cohort has the highest rates of disabling medical conditions. Improving services to this population while controlling costs represents one of the biggest challenges – and opportunities – for local service providers, including the Area Agency on Aging.

**Figure 2-20: King County 85+ Population,
Number and Percent of Total Population**

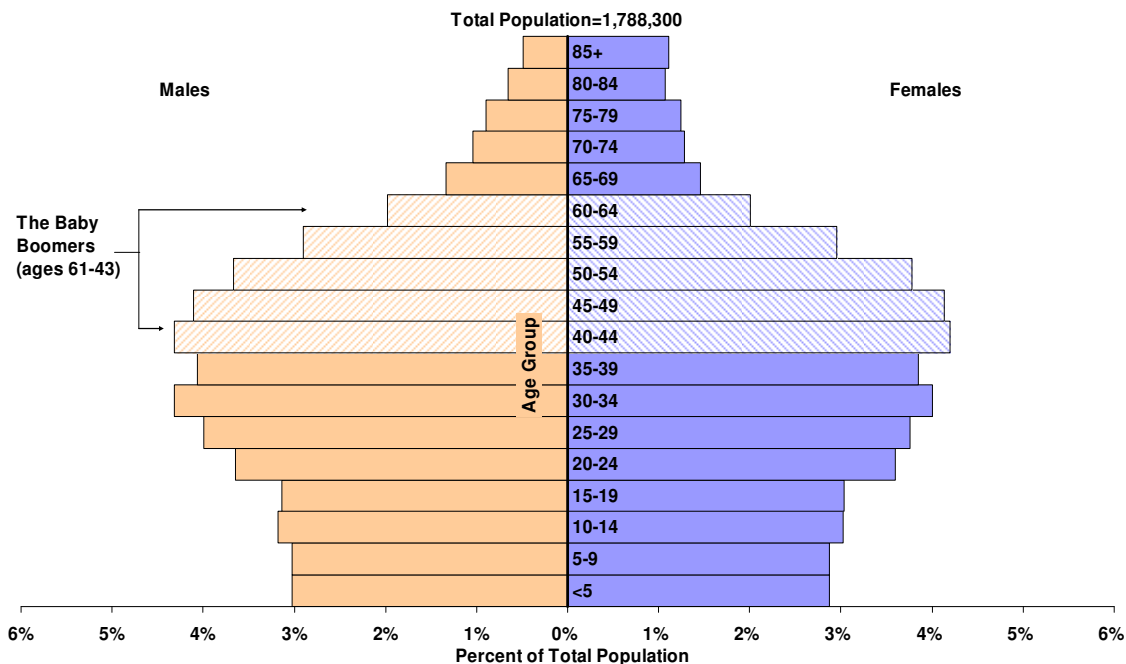


Source: Seattle/King County Area Agency on Aging 2008-2011 Strategic Plan.

The Baby Boomers Arrive

The baby boomers represent the largest cohort to reach retirement age.

Figure 2-21: King County Population by 5-Year Age Cohorts, 2004



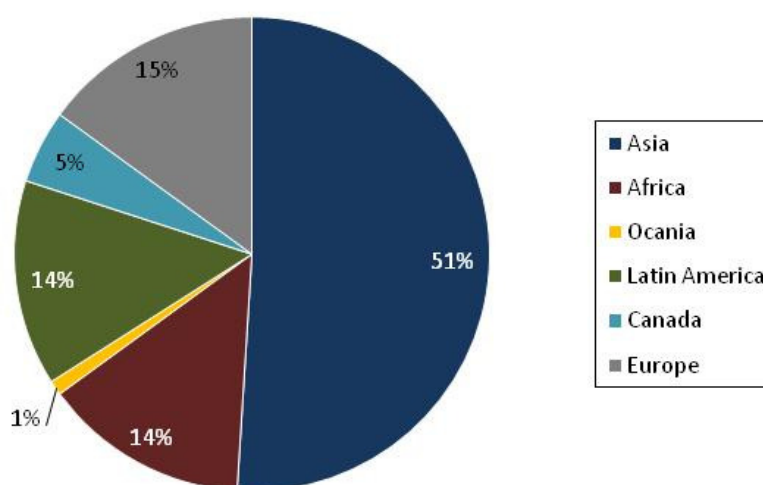
Source: Seattle/King County Area Agency on Aging 2008-2011 Strategic Plan.

- **The proportion of those 60 and older will increase through 2025.** During the relatively stable decade of 1990-2000, King County's 60-and-older population increased only modestly in number, and actually decreased as a percentage of the total population. However, by 2005 this percentage had turned positive again, and will see huge increases through at least the year 2025, when the number of those 60 or older is expected to reach 480,000 persons, or almost 23% of the total population.
- **The baby boomer generation will change the concept of retirement.** The size of the boomer generation has caused concern about spending on social programs, as well as finding the workforce necessary to support them. However, there is cause for optimism as well, as the boomers represent the healthiest and best-educated generation yet to retire. There is reason to believe they will challenge traditional definitions of and assumptions about retirement, in ways that constitute a net gain to the economy and society as a whole.

2.2.4 The proportion of foreign-born residents continues to increase

By 2000, nearly 17% of Seattle's population is foreign-born, 40% more than a decade earlier.

Figure 2-22: Seattle's Foreign Born Population by Place of Birth, 2006



Source: Estimates from 2006 American Community Survey, Table B05006.

- **The proportion of foreign-born residents has increased dramatically.** As of 2000, nearly 17% of Seattle residents were foreign-born.⁹ This translates into an increase of 95,000 people, a figure that is 40% higher than in 1990. Growth in the foreign-born population was four times higher than the city's overall population growth during the 1990s. In the 2006 ACS, an estimated 19% of Seattle's residents surveyed were foreign-born, a figure which likely represents a continued increase in both the number and percentage contribution of foreign-born persons to the fabric of the Seattle community.
- **More than half of Seattle's foreign-born residents were born in Asia.** Despite higher rates of growth during the 1990s among people from Africa, the Americas, and Oceania, Asia still remained in 2000 and in 2006, the birthplace of more than half the city's foreign-born residents. For a detailed analysis of the similarities and differences among

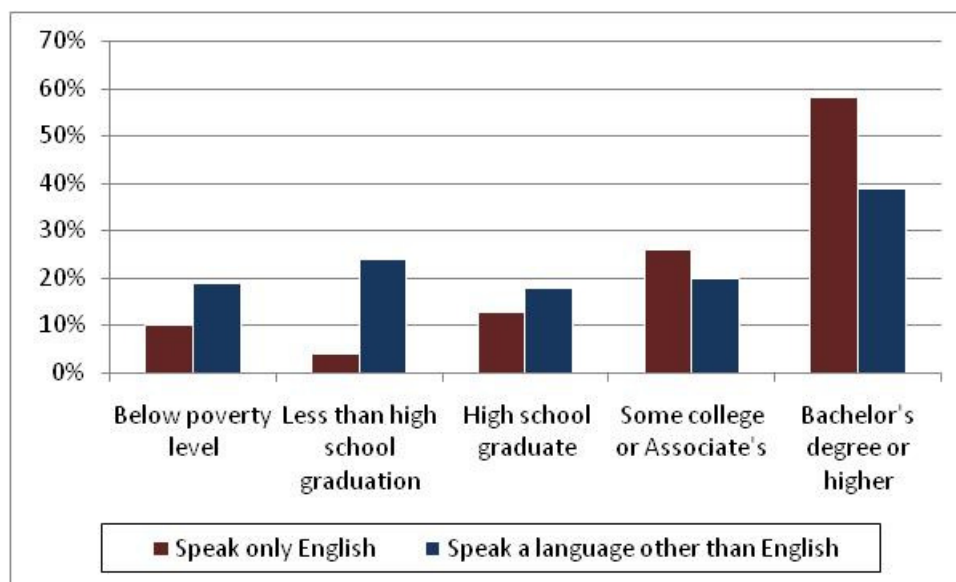
⁹ See http://www.seattle.gov/DPD/stellent/groups/pan/@pan/documents/web_informational/dpds_006762.pdf.

Asian Americans and Pacific Islanders in Seattle, see “*A Community of Contrasts*”¹⁰ published by the Asian American Legal Center in 2006.

- **Some foreign-born residents will return to their native countries.** Not everyone born in a foreign country and now living in the U.S. is an immigrant. The foreign-born population includes diplomats, foreign students, and temporary workers—many of whom will return to their home country.
- **King County continues to be a significant resettlement area for refugees.** Voluntary resettlement agencies resettled 1,208 refugees in King County in 2007, including 325 from Somalia, 171 from Burma/Myanmar, 195 from the Ukraine, 104 from Russia, 70 from Burundi, 76 from Iran, 27 from Iraq, 15 from Vietnam, 23 from Eritrea, 60 from Ethiopia, 5 from Liberia, 7 from Sudan and 9 from Afghanistan.
- **The state as a whole ranks near the top in the nation as a resettlement location.** Washington ranks sixth in the nation in the number of refugees who have settled here. It also has the third largest population of secondary migrants (refugees who initially resettled in other parts of the country, but migrated to Seattle and other parts of the state).
- **Approximately 80,000 refugees now live in King County.** The Washington State Office of Refugee and Immigrant Assistance estimates that approximately 80,000 refugees currently live in King County. Approximately 42% of the refugees who live in the area are from Southeast Asian countries. However, a growing segment of this population is from East Africa, which now represents about 22% of the refugee population, and includes refugees from Ethiopia, Eritrea, Somalia, Liberia, Burundi and Sudan. Eastern Europeans make up 31 % of the refugee population in King County; most live in South and East King County. Less than 10% of the refugee population is from the Middle East.
- **Refugee resettlement slowed following 9/11, but has since increased.** The more stringent screening of foreign arrivals to the U.S. following 9/11 is reflected in the decreased number of refugees admitted for resettlement in recent years. Admission ceilings nationally for new arrivals were radically reduced or were not met after 9/11. In 2001, 70,000 refugees were admitted to the country, but only 27,000 were admitted in 2002. Refugee admissions increased dramatically in 2003 when 20,529 were admitted nationally during the first six months of the year. Of this number, 31.5% were from the former Soviet Union, 31.9% were from Africa, 16.6% from the Near East, 6.9% from Asia and 1.2% from Latin America.

¹⁰ “A Community of Contrasts: Asian Americans and Pacific Islanders in the United States”, Asian Pacific Legal Center of Southern California, pps. 54-61, www.advancingequality.org.

Figure 2-23: Poverty Status and Educational Attainment of Population By Main Language Spoken and Home, Seattle, 2006



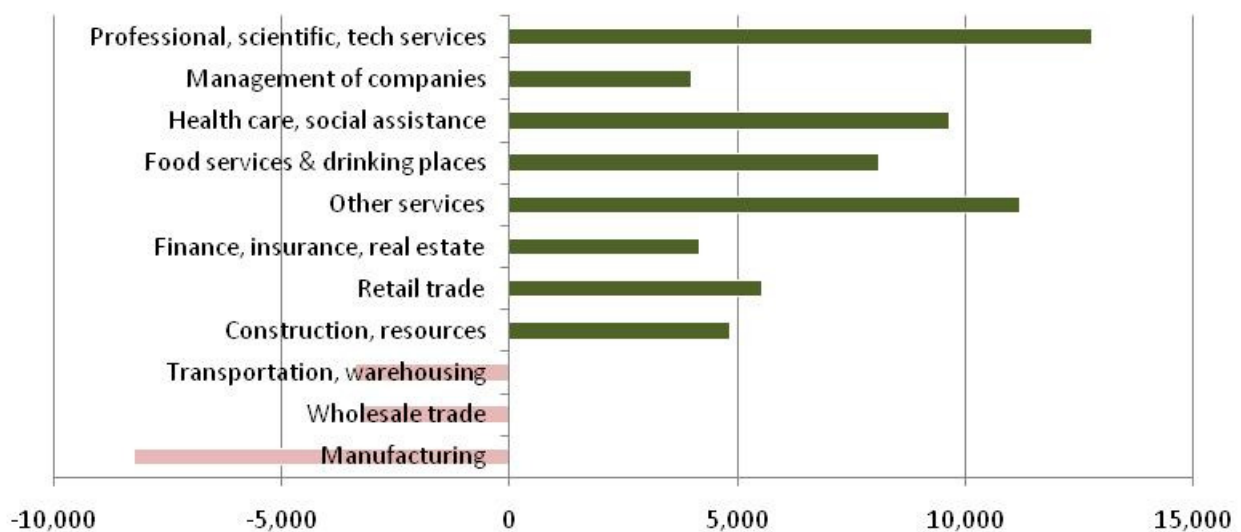
Source: U.S. Census, American Community Survey 2006.
 Note: Figures for poverty level are for population age 5 and above,
 educational attainment estimates are for those 25 and above.

- **Those who speak a language other than English at home are less likely to have attended college and more likely to live in poverty.** In 2006, among people who spoke only English at home, an estimated 17% had a high school education or less; and 10% were below poverty level. Among those who spoke a language other than English at home, approximately 42% had a high school education or less; and about 19% had incomes below poverty level. Still, it is important to note that almost 40% of persons speaking a language other than English at home have obtained a bachelor's degree or above.

2.2.5 Employment sector profile

Recent Seattle job growth has been concentrated in services

Figure 2-24: Change in Seattle Covered Employment by Industry, 1995-2006



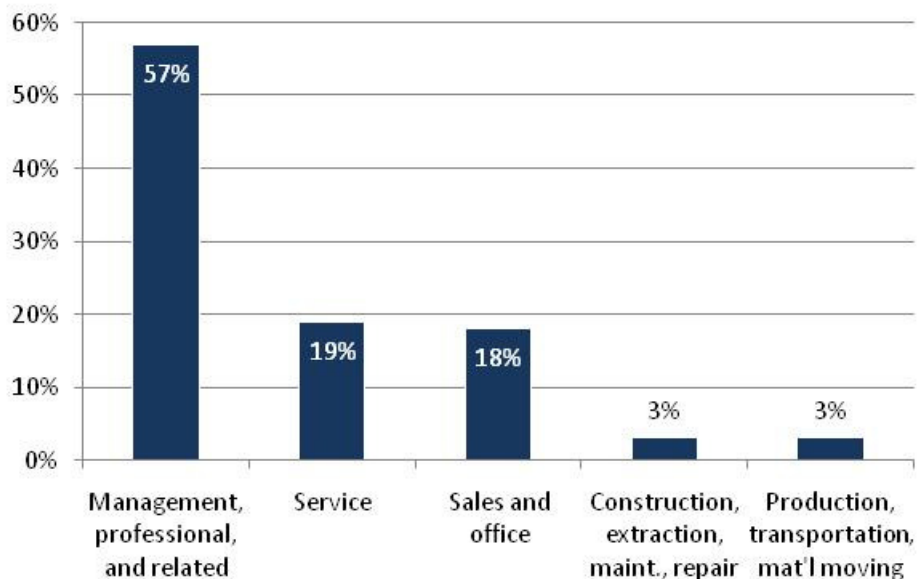
Note: Excludes government employment.

Source: WA Employment Securities Department, Puget Sound Regional Council.

- **The number of service sector jobs has increased, while the number of jobs in the goods sector has decreased.** Virtually all service industries have been adding jobs over the last decade. Industries adding the most jobs in Seattle between 1995 and 2006 were professional, scientific and technical services, and health care and social assistance. Employment has fallen in the goods sector. Many goods-related industries have experienced employment declines since 1995, with manufacturing registering the largest drop.

Service industry jobs include a mix of occupations

Figure 2-25: Occupation by Industry: Seattle Service Industry Workers, 2000



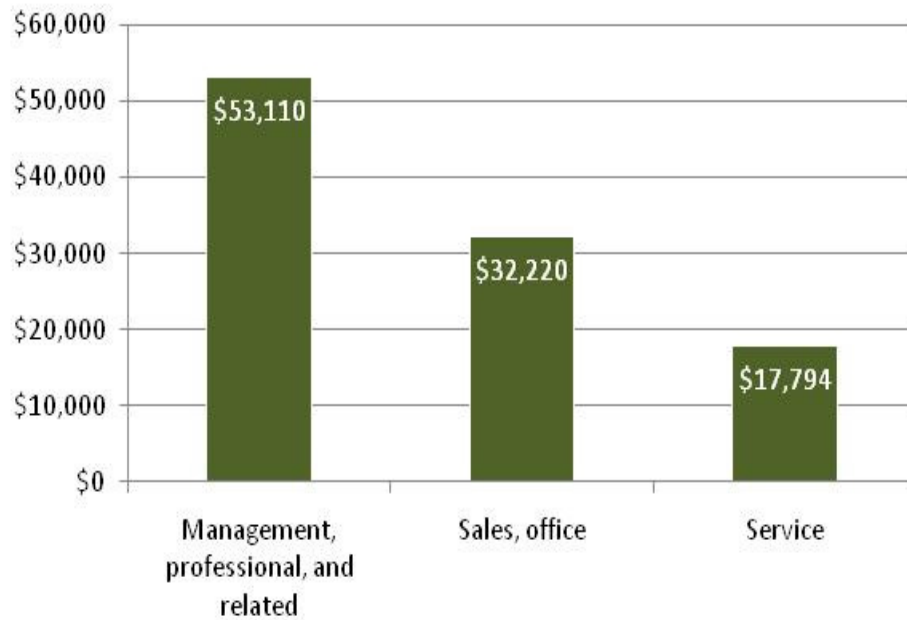
Source: U.S. Census Bureau, Puget Sound Regional Council.

Note: Service industry includes food services and drinking places, excludes private education.

- **The service industry includes a mix of occupations.** Management, professional and related occupations account for over half of service industry jobs. These jobs generally require a high level of education and pay relatively high wages. Service occupations are the second largest group. This category includes food preparation, building and grounds maintenance, personal care, protective service and health care support occupations. Sales and office occupations account for most of the remaining service jobs.

Service industries employ a mix of high and lower wage workers

Figure 2-26: Median Earnings by Occupation, Seattle Residents, 2006



Source: U.S. Census Bureau, American Community Survey.
Median earnings for all occupations was \$39,015.

Most future job growth will be in high-wage and low-wage occupations. Technological change and globalization are driving growth at the high end of the occupational structure:

- Technological change increases the demand for workers who can use technology effectively;
- Technological change has eliminated some middle- and low-skill jobs;
- The country's trade patterns favor high skill jobs; and
- Outsourcing has eliminated some middle-skill jobs.

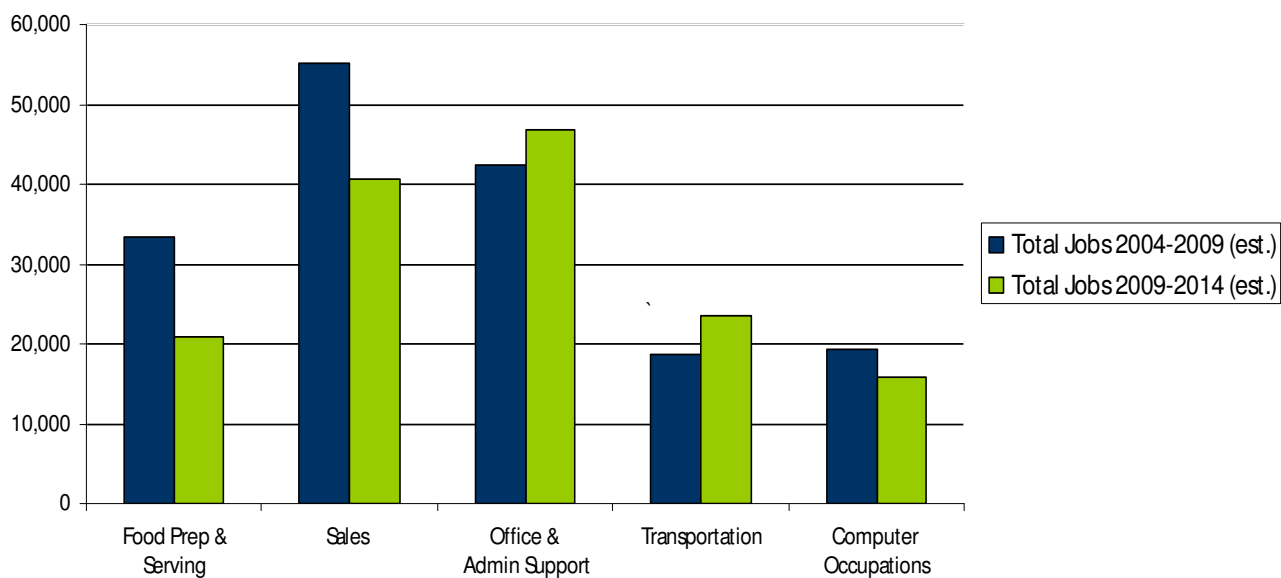
Jobs that require personal contact will continue to grow. Low skill service jobs will continue to increase in number because many of those jobs require personal contact. They cannot be automated easily or outsourced.

**Figure 2-27: U.S. Employment Change Forecast, 2006-16
With 2006 Median Earnings**



Source: U.S. Bureau of Labor Statistics, 2006 American Community Survey.

**Figure 2 -28: Seattle-King County Top 5 Jobs - Highest numbers of openings
2009-2014
(2006 average wages)**



Avg Wage: **\$18,401** **\$33,467** **\$38,752** **\$49,078** **\$71,292¹¹**

¹¹ Note: Transportation category includes such jobs as: air traffic controllers, bus drivers, commercial pilots, industrial truck operators, refuse and recyclable material collectors, taxi drivers, service station attendants, delivery truck drivers, heavy truck drivers, transportation workers, etc.

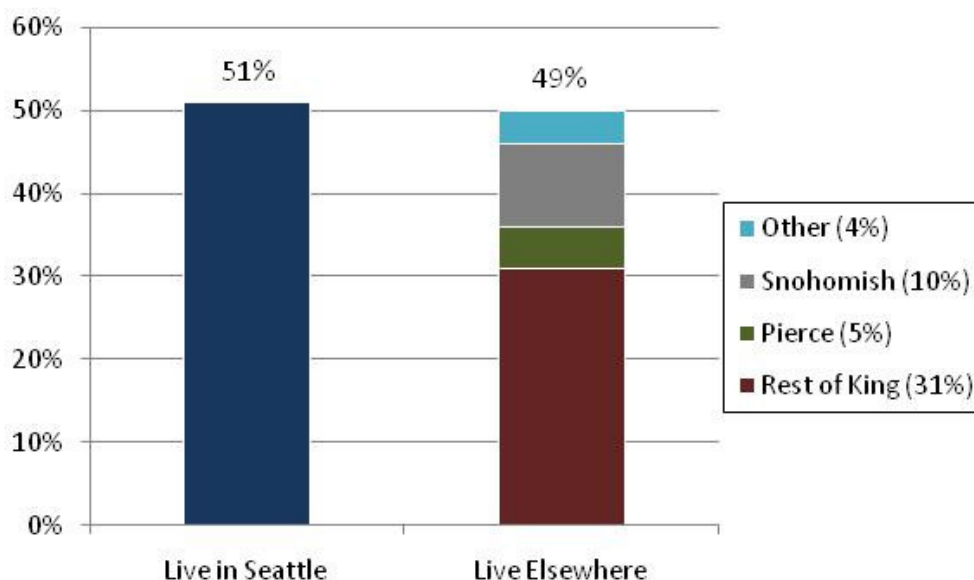
2.2.6 Multiple factors influence housing demand

Housing demand in the future will be influenced by workers' preferences. One component of housing demand is the need for housing for a growing Seattle workforce. The nature of this demand will be shaped by the types of jobs that are created and the housing preferences of future workers. Although we cannot know the housing choices of future workers, we do have information about the housing choices of current workers. This information, when combined with employment forecasts, can provide insight into the future housing demand that will result from employment growth in Seattle.

This section presents data on the characteristics of Seattle workers' households. To reduce complexity, only households with one or two workers were included in the analysis. This exclusion should not skew the analysis unduly, because households that have three workers account for a relatively small share of total households.¹²

Where do Seattle Workers Live?

Figure 2-29: Place of Residence for Households with One or Two Seattle Workers, 2000



Source: U.S. Census Bureau, Public Use Microdata Sample.

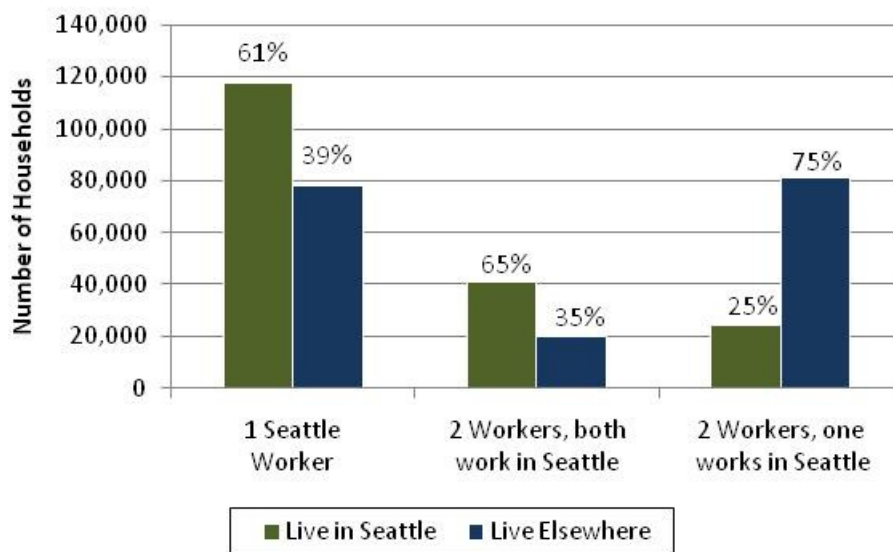
- **Half of Seattle workers live in Seattle; the other half live outside the city.** In total, 51% of households with one or two Seattle workers live in Seattle; 49% live elsewhere.

¹² NOTE: Household characteristics data for Seattle workers were taken from the Census Public Use Microdata (PUMS) sample file for Washington State. Census 2000 data were used instead of 2006 ACS data because the Census 2000 data have significantly lower margins of error for the data that identify place of work.

- **Most Seattle workers who live outside the city live elsewhere in King County.** Of those King County households, 51% live in South King County, 34 % in East King County and 15% in North King County.
- **A small but significant number of Seattle workers live in Snohomish or Pierce counties.** Snohomish County, which is located to the north of King County, accounts for 10% of non-resident Seattle workers; Pierce County, which is located to the south and is farther from Seattle than Snohomish County, accounts for 5% of non-resident Seattle workers.

Residence Location by Type of Household

Figure 2-30: Place of Residence for Households with One or Two Seattle Workers, by Household Type, 2000

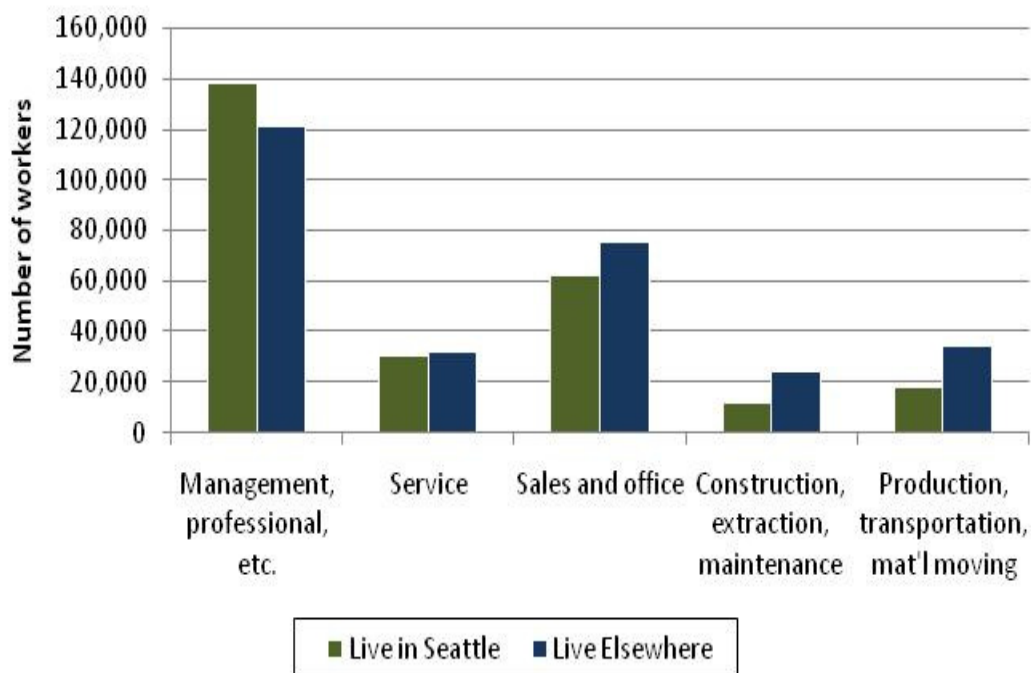


Source: U.S. Census Bureau, Public Use Microdata Sample.

- **A majority of single-worker households live in Seattle.** Over 60% of single-worker households live and work in Seattle.
- **A higher proportion of households with two Seattle workers live in Seattle.** Of households with two Seattle workers, 65% live in Seattle; the remaining 35% live outside the city and both workers commute in.
- **A majority of two-worker households that have both a Seattle worker and a worker who is employed outside of the city live outside Seattle.** For households with two workers, one of whom works in Seattle and one of whom works outside the city, a full 75% live outside the city. Three-quarters of these households choose to live outside of the city. This is an interesting finding; since this is the only group for that the pull exerted by job location is essentially balanced between the city and non-city locations. This may suggest that the attraction of living outside of the city is strong for many households, particularly for those in which at least one person works outside the city. It may also reflect the fact that, although Seattle is the region's major employment center, it does not contain sufficient housing for all Seattle workers.

Place of Residence by Occupation

Figure 2-31: Occupation and Place of Residence for Workers in Households With One or Two Seattle Workers, 2000

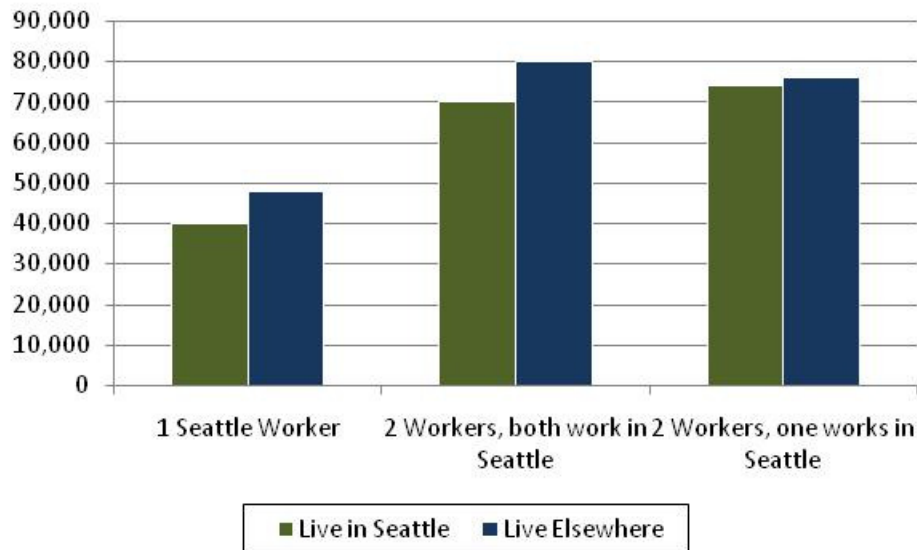


Source: U.S. Census Bureau, Public Use Microdata Sample.

- **Workers in management, professional and related occupations are somewhat more likely to live in Seattle than outside of the city.** This occupational group is expected to experience strong growth in future years.
- **Service workers are split evenly between Seattle and other locations.** This occupational group is expected to experience relatively strong growth in future years.
- **Workers in the slower growing “blue collar” occupational groups exhibit a strong preference for living outside of the city.** Only 35% of households with workers in the construction, extraction, and maintenance and production, transportation, and material moving occupations live in Seattle. This may be a result of workers’ need to find more affordable housing options than are available in Seattle.

Place of Residence by Household Income

Figure 2-32: Median Household Income for Households with One or Two Seattle Workers, by Place of Residence, 2000

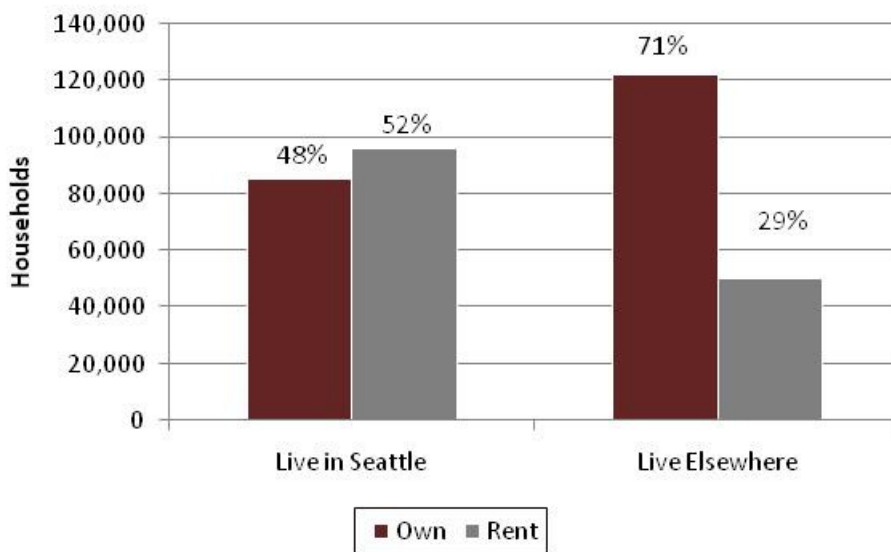


Source: U.S. Census Bureau, Public Use Microdata Sample.

- **Incomes are higher for households that live outside Seattle.** For all three household types (one Seattle worker, two Seattle workers, and two workers split between Seattle and outside the city), households that live outside Seattle have higher incomes than households that live in Seattle.
- **The income gap between Seattle and non-Seattle residents is smallest for households that have a Seattle worker and a non-Seattle worker.** This finding may indicate that when workers in a household are split between their workplace, the household's decision about where to live is based more on convenience than on affordability.

Housing Tenure by Place of Residence

Figure 2-33: Housing Tenure for Households with One or Two Seattle Workers, by Place of Residence, 2000

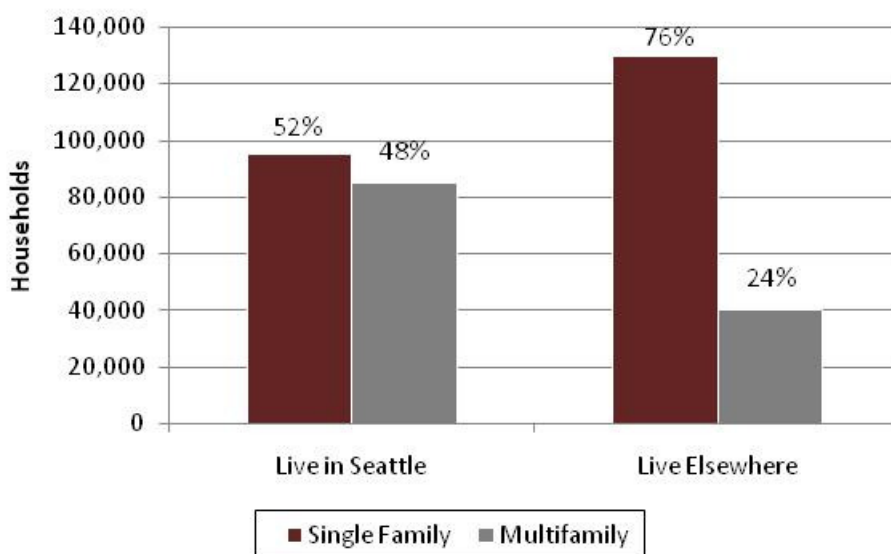


Source: U.S. Census Bureau, Public Use Microdata Sample.

- **In 2000, 59% of Seattle worker households owned their homes.** This was higher than the 48% homeownership rate for Seattle workers who lived in Seattle. (Note that between 2000 and 2006, the Seattle homeownership rate for all households (not simply workers) increased to 52%. It is unclear whether economic conditions will result in a decline of the homeownership rate.)
- **Homeownership rates for Seattle workers in 2000 were much higher for non-Seattle residents than for Seattle residents.** Of Seattle workers who lived outside the city in 2000, 71% were homeowners compared to 48% of Seattle workers who lived in the city.
- **The pattern of owner/renter characteristics mirrors the pattern of single family/multifamily characteristics** Residence outside Seattle is associated with high rates of homeownership and single family residence.

Dwelling Unit Type by Place of Residence

Figure 2-34: Dwelling Unit Type for Households with One or Two Seattle Workers, by Location, 2000

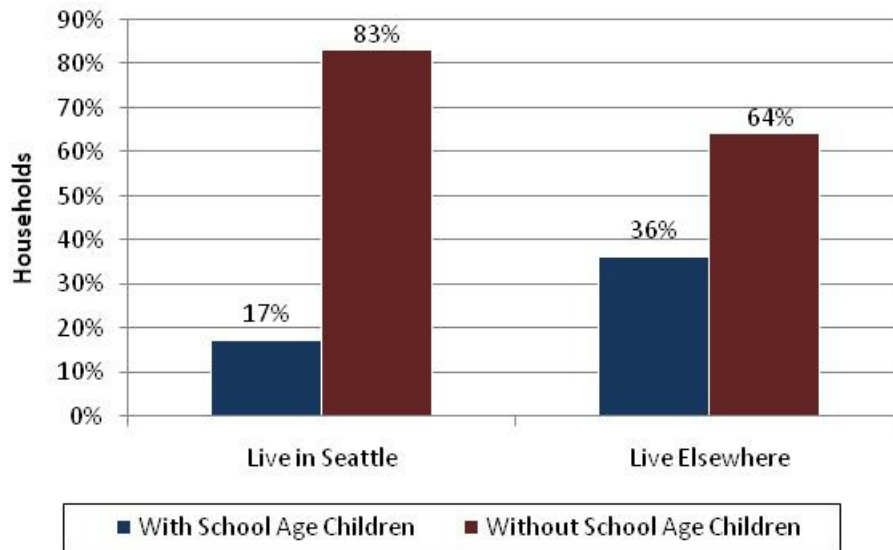


Source: U.S. Census, Public Use Microdata Sample.

- **In 2000, 63% of Seattle worker households lived in single family units.** The housing stock within Seattle in 2000 was made up of 49% single family units and 51% multifamily units. The relatively high rate of single family residence for Seattle workers is due to the fact that roughly half of all Seattle workers in 2000 lived outside the city where single family homes were more common.
- **Single family residence is much more prevalent for Seattle workers that live outside Seattle.** Approximately 52% of Seattle workers living in Seattle in 2000 live in single family units; by contrast, 76% of Seattle workers who lived outside the city lived in single family units.
- **The pattern of single-family – multi-family characteristics mirrors the pattern of owner-renter characteristics** (see previous graph). Residence outside of the city is associated with high rates of both homeownership and single-family residence.

Households with School Age Children by Place of Residence

Figure 2-35: Presence of School Age Children for Households With One or Two Seattle Workers, by Location, 2000

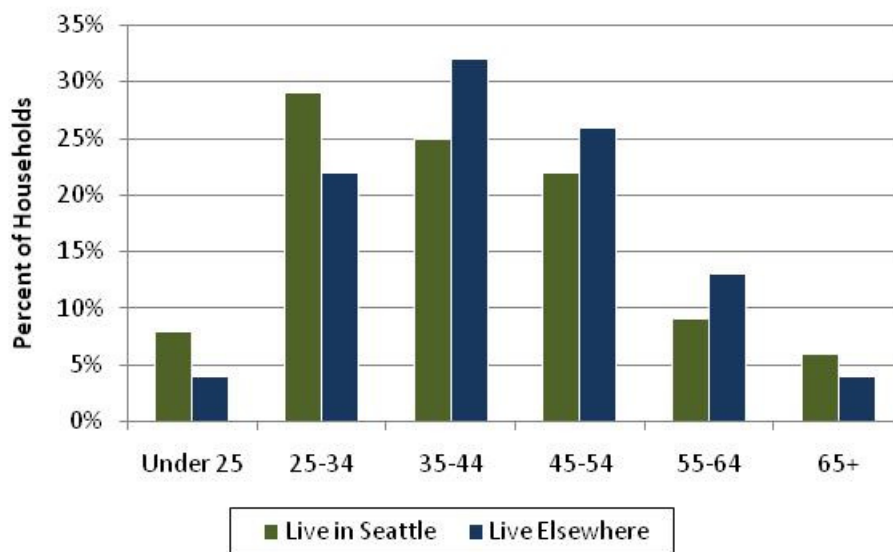


Source: U.S. Census Bureau, Public Use Microdata Sample.

- **Most Seattle workers do not have school age children.** Only 26% of Seattle worker households in 2000 included school age children in 2000.
- **Seattle worker households living outside Seattle are much more likely to include children than those who live in Seattle.** Only 17% of Seattle worker households living inside the city had school age children, compared with 36% for Seattle worker households who lived outside the city.

Household Location by Age of Householder

Figure 2-36: Age of Householder for Households With One or Two Seattle Workers, by Location, 2000



Source: U.S. Census Bureau, Public Use Microdata Sample.

Note: Percentages add to 100% for each residence location (Seattle and Elsewhere).

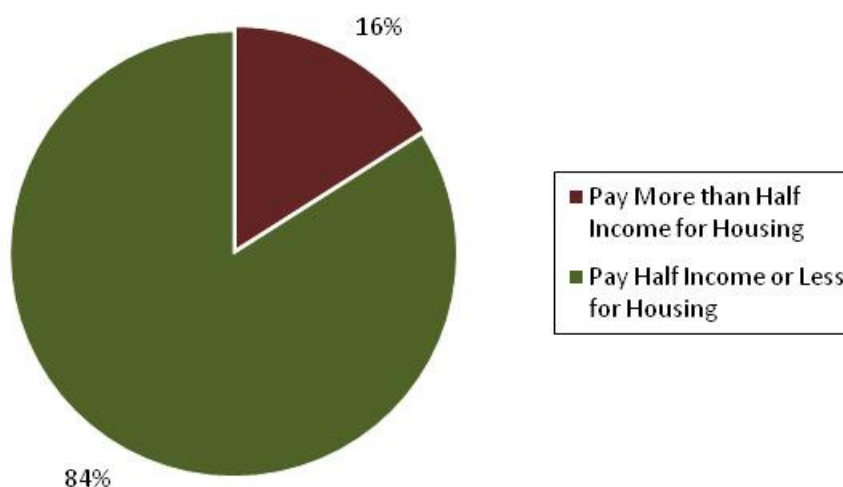
- **Youngest and oldest worker households are more likely to live in Seattle.** Seattle worker households under age 35 and over age 64 are more likely to live in Seattle than to live outside the city.
- **Middle-aged workers are more likely to live outside the city.** Seattle worker households headed by people between 35 and 64 years of age are proportionately more likely to live outside Seattle than to live in the city.

2.2.7 Housing Affordability

Low- and moderate-income people, as well as many workers, cannot afford to live in Seattle

A number of factors—such as quality of schools and neighborhoods and proximity to jobs and relatives—are important as households make choices about where to live. Housing cost is an equally important consideration. Unfortunately, the cost of housing in Seattle poses a barrier to many households who might want to live here.

Figure 2-37: Percent of Households That Are Severely Cost Burdened (Renters and Owners Combined)

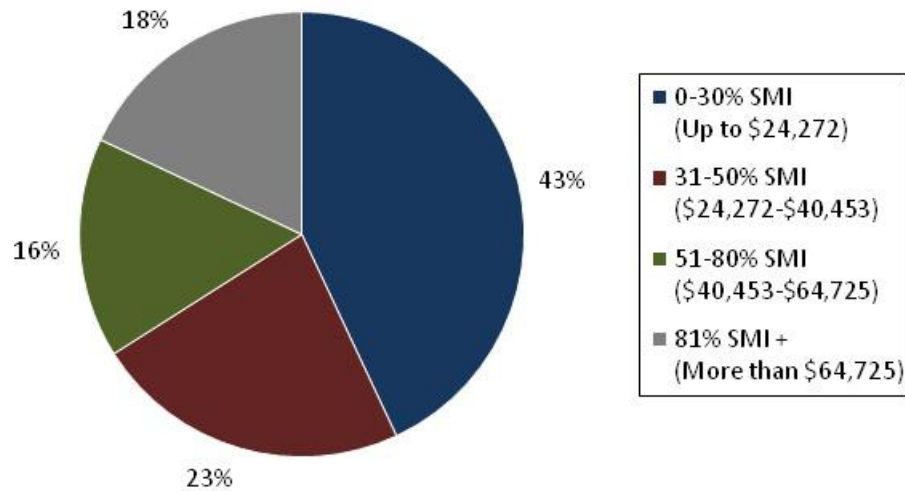


Source: US Census, 2006 ACS, PUMS. Analysis does not include one-person student households. **Note:** the Census Bureau did not calculate housing cost burden for approximately 5,000 (or 2.1% of) households in Seattle.

- **About 16% of all Seattle households pay more than half their income for housing.** The number of Seattle households paying more than half of their income for housing is estimated from the American Community Survey PUMS analysis to be about 40,000 (not including one-person student households).¹³ This is considered by HUD to be a *severe* cost burden.

¹³ Many students receive financial gifts from parents and other sources. Some of this assistance may be unlikely to be counted in Census Bureau questionnaires. The analysis in this chapter excludes one-person student households only in order to reduce artificial upward skewing of cost burden rate estimates. (Students in households of 2+ persons are included because a number of these students may be supporting their own children.)

Figure 2-38: Income of Severely Cost Burdened Renter and Owner Households



Source: US Census, 2006 ACS, PUMS. Analysis does not include one-person student households. **Note:** Income figures are 2006 Seattle Median Income for two-person households, shown in 2008 dollars. See Note 1 at the end of the Housing Market section for more information. Dollar figures are included to show context only.

- **Severe cost burden is mostly borne by low-income households.** The chart above shows the income levels of households (renters and owners combined) who pay more than half their income for housing. The largest share of households with a severe housing cost burden is made up of those with extremely low incomes. Roughly 43% of severely cost burdened households have incomes of 0-30% of Seattle Median Income (SMI). Households with incomes of 0-50% of SMI make up about 66% (or 26,000) of the households with a severe cost burden.

Figure 2-39: Average Wages and Affordability of Average Rents

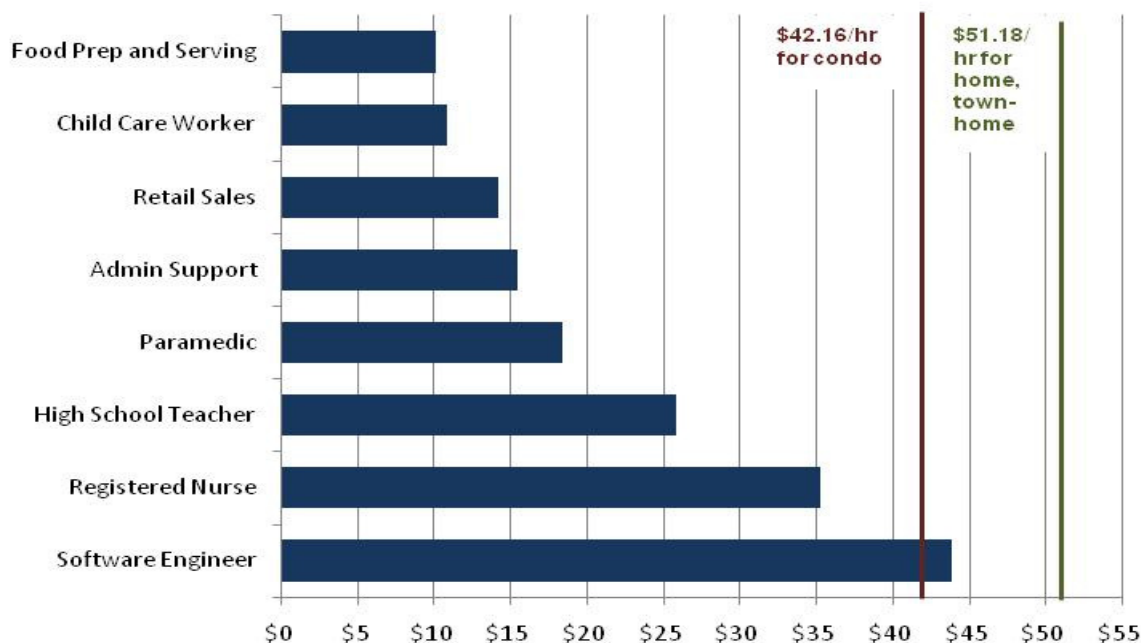


Source: State Employment Security Department wage information from Seattle-Bellevue-Everett Metro area, 2008; Dupre + Scott, 2008; City of Seattle Office of Housing.

- Workers in a number of different occupations cannot afford a one bedroom apartment.** Five common Seattle occupations – food server, child care worker, retail salesperson, administrative assistant and paramedic – earn too little to afford the average one bedroom apartment. The average one bedroom apartment in Seattle requires an hourly wage of \$19.52. That requires an annual income of \$40,600 – over 70% of median income for a 1-person household.¹⁴
- Single-earner households, including single-parent families, often have difficulty affording a two bedroom/two bath apartment with wages in many common occupations.** In addition to the occupations mentioned in the prior example, the average wage paid to high school teachers in the Seattle area is not enough to afford a two bedroom/two bath apartment. The average two bedroom/two bath apartment in Seattle requires an hourly wage of \$30.17 in a full-time job, or an annual income of \$62,760.
- The average rent for a two bedroom/two bath apartment in Seattle is also not affordable for many two-earner households.** For example, two-earner households earning average wages in any combination of the first three occupations on the chart on the previous page would not be able to afford such a unit, even with both earners working full time.

¹⁴ Median income information based on the 2006 American Community Survey PUMS income distribution converted to 2008 dollars.

Figure 2-40: Average Wages and Affordability of For-Sale Homes



Source: Wage information for Seattle-Bellevue-Everett Metro area from State Employment Security Department, 2008; Median home sales prices for January-June 2008 from Northwest Multiple Listing Service; Affordability calculations by Seattle Office of Housing

- **Many workers cannot afford to buy a condominium.** Only one of the common Seattle occupations listed above – a computer software engineer – pays enough, on average, for a single job holder to afford the median-priced Seattle condo (\$328,625). Even many two-earner households cannot afford to purchase the median priced condominium, which requires an hourly wage of \$39.71. This translates into an annual income of \$82,600 – 127% of the HUD-published median income for a 2-person household.¹⁵
- **Single family homes and townhomes are even less affordable.** The median-priced home in Seattle (\$468,775) requires an hourly wage of \$49.70 to be affordable. None of the common occupations listed above can afford to purchase this median-priced home with the average wages that employers in the Seattle area pay persons in these occupations. Some combinations of occupations in a two-earner household can afford a median-priced house or townhome; but others cannot. For example, a registered nurse and a retail sales clerk would earn just enough to afford the median-priced home, but a child care worker and paramedic's combined income would not be high enough. Ensuring an affordable mortgage payment for such a home would require an annual income of \$103,200 – 141% of the HUD-published median income for a 3-person household.¹⁶

¹⁵ Affordability analysis assumes 0.876% of assessed value for annual taxes; \$45 per month insurance; \$300 per month condo fees; 6.24% 30-year fixed rate mortgage; and 35% front end ratio (housing costs as percent of gross income).

¹⁶ Assumes 0.876% of assessed value for annual taxes; \$65 per month insurance; 6.24% 30 year fixed rate mortgage; and 35% front end ratio (housing costs as percent of gross income).